UNITED STATES BANKRUPTCY COURT DISTRICT OF PUERTO RICO

IN RE:

RIC F. MALIK

Debtor

Case No. 23-03241-ESL7

Chapter 7

RECEIVED AND FILED PRO SE UPLOAD TOOL 04/09/2025 - 05:49 PM USBC (WRT)

DEBTOR'S RESPONSE TO CREDITORS' MOTION TO DISMISS AND OPPOSITION TO SANCTIONS

TO THE HONORABLE JUDGE ENRIQUE S. LAMOUTTE,

COMES NOW, Debtor, RIC F. MALIK, PRO SE, and respectfully states as follows:

- I acknowledge the concerns raised by creditors Earl and Tama Geertgens and submit this response in good faith. However, I firmly deny any intent to mislead, conceal, or obstruct this Court's process. I have cooperated in good faith throughout, as a self-represented debtor unfamiliar with the technicalities of legal procedure.
- 2. I respectfully deny all allegations of concealment or bad faith. I have submitted discovery to the best of my ability under duress, including documents requested by creditors. Any omission or delay is not intentional, and I remain willing to supplement with clarification. The creditors' counsel mischaracterizes confusion, trauma, and complexity as misconduct. I have endured months of emotional and psychological stress caused by the relentless pressure and legal aggression from the creditors and their attorney. A sworn affidavit outlining my personal account and the impact of this harassment is attached hereto as Exhibit A.
- 3. Ford Truck Transaction: The 2015 Ford F250 was owned by a business entity and was sold more than six months prior to the bankruptcy petition. My son had been making payments toward the truck, and I received a portion of the sale proceeds in cash. At the time, I did not maintain a bank account due to ongoing legal threats and the risk of creditor levy. These funds were used for basic living expenses, and the transaction was disclosed in my discovery. No concealment was intended, and I am prepared to provide additional clarification if needed. This was a routine business matter, and any ambiguity stems from my lack of legal counsel at the time—not dishonesty.
- 4. *Moorestown Construction & MC Remodeling*: Moorestown Construction, LLC ceased operations before I filed for bankruptcy and had no assets. I no longer had any interest in it. Its omission was neither material nor deceptive. MC Remodeling, LLC, is my son's company which he started in 2012 after college, and continues to

operate. MC Remodeling, LLC, is solely owned and operated by my son and has never been part of my estate. I was never a member or equity holder in MC Remodeling. Despite this, the creditors' attorney has repeatedly and improperly targeted my son's business in violation of the automatic stay, causing irreparable harm to him and his livelihood. His sworn affidavit describing these violations and their effect is attached as Exhibit C, H, I, and J.

- 5. I had no personal bank accounts for nearly a decade and only opened one after relocating to Puerto Rico. If more records are needed, I will work with the Trustee to supply them. I am not withholding information. If needed, I will submit a notarized declaration attesting to the absence of records and assist the Trustee in alternative verification.
- 6. Puerto Rico Residency and Venue: My relocation to Puerto Rico was in good faith. I leased a home in Vieques in June 2023, have my license and vehicles registered here, receive all mail and have started a construction company here. I have no intention of returning to New Jersey. My move was not for venue manipulation. Venue is proper under 28 U.S.C. § 1408.
- 7. Medical Crisis and Emotional Impact: The reference to a New Jersey contempt warrant is both misleading and prejudicial. I terminated my attorney, Mark Molz, before relocating, and I was never served. The claim that I was served is false. My wife, who was not a party to the case, returned all such mail. I was made aware that there was an arrest warrant for me in New Jersey approximately a year and a half after it was issued. I was never personally served by any court or officer. Once I became aware of it, I truly had no reason to return to the chaos and hostility I had experienced there. The Geertgens' attorney, Karen Murray, has continually pursued this case outside the bounds of law. After Thanksgiving 2023, my wife suffered a severe nervous breakdown, was found unconscious, and spent nearly a month in intensive care. She continues to suffer from long-term effects. My son has also been harassed—his bank accounts levied, his clients threatened—causing immense financial and emotional strain. The creditor's actions have affected not only me, but my entire family. This is not merely litigation; it is personal and retaliatory abuse. The affidavit of Karen Malik detailing these events and their lasting impact is attached as Exhibit B and K.
- 8. Automatic Stay Violations: Karen Murray has continually violated the automatic stay under 11 U.S.C. § 362. She has pursued litigation post-petition, targeted my son's business, levied accounts, and harassed clients. After Thanksgiving 2023, my wife suffered a nervous breakdown due to the legal pressure and was hospitalized. My son has also suffered financially and emotionally. I respectfully request the Court issue an order to show cause and consider sanctions pursuant to 11 U.S.C. § 362(k) for willful stay violations. See also Exhibits B, C.
- 9. *Loan from Jack Malik*: Regarding the Jack Malik loan: there is no intent to mislead. The original loan was \$100,000 and was increased to \$150,000 over time with

- additional advances. Supporting records are not available. The inconsistency in statements reflects record keeping challenges, not fraud. I am willing to testify under oath and provide additional declarations if necessary.
- 10.Denial of Fraud Allegations: I deny that I have made false oaths or perjured myself. Any deficiencies are a product of misunderstanding or access limitations, not willful intent. Rule 1001 of the Federal Rules of Bankruptcy Procedure requires that the rules be construed to secure the just, speedy, and inexpensive determination of every case. Dismissal would be a disproportionate and unjust remedy.
- 11. Closing Statement: "The Bankruptcy Code is designed to protect the honest but unfortunate debtor." Grogan v. Garner, 498 U.S. 279 (1991). I believe I am exactly the type of individual this protection was intended for. I did not seek bankruptcy lightly. I did so because I had no other means of protecting myself or my family from ongoing harassment.

WHEREFORE, I respectfully request this Honorable JUDGE ENRIQUE S. LAMOUTTE:

- DENY the creditors' motion to dismiss;
- Permit me to proceed with my case in good faith;
- Consider issuing sanctions against the creditors for willful violation of the automatic stay;
- Schedule a discovery conference to resolve any remaining disputes without prejudice.

Exhibits:

- Exhibit A Affidavit of Ric F. Malik
- Exhibit B Affidavit of Karen Malik
- Exhibit C Affidavit of Andrew Mali
- Exhibit D NOAA Lightning Strike July 2, 2014
- Exhibit E Geertgen Paying Fire Dept.
- Exhibit F Judges Findings
- Exhibit G Notice to Consumer
- Exhibit H Moorestown Construction LL Dissolution
- Exhibit I TD Bank Account
- Exhibit I MC Remodeling Formation

• Exhibit K - Ric Malik Arrest Warrant

Respectfully submitted,

RIC F. MALIK, PRO SE

P.O. Box 756

Vieques, PR 00765

Email: ricmalik3@gmail.com

Phone: 787-530-7799 **Date: April 6, 2025**

Desc: Main

Ex Hibit A

UNITED STATES BANKRUPTCY COURT DISTRICT OF PUERTO RICO

In re: Ric F. Malik, Debtor Chapter 7 Case No: 23-03241-ESL7

DECLARATION OF RIC F. MALIK REGARDING WORK PERFORMED FOR THE GEERTGENS AND SUBSEQUENT LEGAL ISSUES

I, Ric F. Malik, declare under penalty of perjury pursuant to 28 U.S.C. § 1746 that the following is true and correct to the best of my knowledge, information, and belief:

1. Brief History and Background

Before graduating high school, I had already launched my own construction company. I discovered early on what I loved to do and have spent my career helping thousands of people through quality workmanship and honest business practices. After marrying my wife, we built a reputable construction firm in Moorestown, New Jersey.

When our children were school-aged, we began working at the private school they attended to receive a significant tuition discount. It was there that we met the Geertgens family. Their younger daughter often stayed at our home, as her parents were frequently busy with work and had limited time for her.

One evening, we received a call that their house had been struck by lightning and caught fire. We rushed over to offer support. Based on my construction experience, I gave Mr. Geertgens guidance on how to proceed with the insurance claim. He later chose not to follow that advice. Sometime afterward, he contacted me again, stating that his public adjuster had only secured \$240,000—an amount he felt was insufficient to restore the home.

I agreed that the figure seemed low and offered to prepare a detailed construction cost estimate. He paid my company \$25,000 for this report, which took approximately five months to complete.

2. The Construction Agreement

After reviewing the estimate, Mr. Geertgens informed me that the insurer had issued a full payout of \$860,000. He then asked to expand the scope of the project to include upgrades and additions, bringing the total project value to approximately \$1.1 million.

After a lengthy back-and-forth over the wording of the construction contract, I told them, "Make the changes you want, and I'll sign it." They returned a final version, I signed it, and shortly after, they gave me a check for \$100,000—though they asked me to hold onto it for a few days before depositing.

It is worth noting that after a few weeks of negotiating the construction contract's wording, I handed it to the Geertgens and told them to make whatever changes they wanted—I would sign it. So, it was particularly ironic that I was later found liable for not preparing the contract with proper language.

Upon arrival at the job site, I found a group of laborers already present. Mr. Geertgens explained they were his company's workers and would follow my direction. When I asked for architectural plans to obtain the necessary permits, I learned the architect had not been paid and would not release them. This meant I could not obtain building, electrical, plumbing, or fire permits, all of which are legally required before any work could proceed.

Mr. Geertgens also introduced subcontractors, whom he had clearly pre-arranged. My agreement included allowances for their work and standard construction management fees.

3. Project Irregularities and Concerns

About a week into the job, I began to doubt the legitimacy of the alleged lightning damage. We could not find any damage from lightning in the roof, and when we cut the ceiling to inspect the joists and found only surface-level charring. I proposed sandblasting and sealing the beams, then hiring a licensed structural engineer to inspect and certify the structure. Mr. Geertgens agreed. The engineer deemed the home structurally sound, and my company issued a \$100,000 credit for the repairs that no longer needed to be performed.

The understanding was that this credit would be returned to the insurance company. To my knowledge, this never happened.

Over six weeks of work—including a crew of four and multiple subcontractors—I submitted three invoices via standard AIA billing forms. Only the initial \$110,000 payment had been made. After sending formal notice, I ceased work due to non-payment.

Meanwhile, job site interference by Mr. Geertgens became increasingly disruptive. Despite having no construction background, he micromanaged the project daily—even complaining that one of our room labels was attached with only a single piece of tape. **Exhibit D**

4. Serious Concerns and Legal Fallout

After we left the project, several facts came to light that raised serious concerns:

- 1. Mr. Geertgens appeared to hire us mainly to generate the documentation needed to support his collection of insurance claim;
- 2. The origin of the fire remained questionable, with no clear damage consistent with a lightning strike; **Exhibit E**
- 3. The \$100,000 credit we issued was never returned to the insurer;
- 4. The Geertgens formed their own construction company—shortly after we stopped work to receiving the payout—to bill the insurance company directly;
- 5. During trial, they testified they could not afford to complete a full restoration, which included upgrades such as HVAC systems, new electrical wiring, complete plumbing replacement, full kitchen and bathroom renovations, and total interior/exterior repainting—none of which were transparently disclosed to their insurance company;
- 6. No permits were ever obtained for this extensive work;
- 7. NOAA has no recorded lightning strike at the house during that time frame; (See Exhibit A)
- 8. A tree was arbitrarily cut down prior to construction work beginning;
- 9. Shortly thereafter, the Geertgens purchased a new office building, raising questions about the use of insurance funds;
- 10.Mr. Geertgens filed for bankruptcy in the 1990s after overleveraging multiple rental properties;
- 11.Approximately two months after the fire—but nearly ten months before receiving the insurance proceeds—the Geertgens issued \$500 checks to each of the seven local volunteer fire companies that responded. This early donation, despite the absence of funds from their insurer, suggests a strategic attempt to gain goodwill or influence public perception before any investigation into the fire's legitimacy could occur;
- 12. Mr. Geertgens also stated that both his father and grandfather were firefighters. Combined with the early donations to local fire companies, this raises concerns that the family's fire service background may have been used to build credibility or reduce scrutiny during and after the fire. Additionally, the fire occurred on July 2, 2014—a time when all local volunteer departments were available and responded promptly—yet the damage claimed and ultimately reimbursed was extensive, despite minimal physical evidence of such destruction.
- 13. A photograph taken on September 24, 2014, titled "Geertgen house 9-24-2014.png," shows that visible damage was limited exclusively to the top right portion of the third floor. There is no apparent charring, blackening, or roof damage consistent with a lightning strike. This visual documentation contradicts the narrative that the fire was caused by lightning and supports the assertion that the true source or extent of the damage may have been misrepresented. (See Exhibit B)

5. Legal Outcome

The Geertgens ultimately sued me under the New Jersey Consumer Fraud Act, alleging I failed to provide a three-day right-to-cancel notice. The judge agreed I had not complied with that technical requirement but made no finding of fraud or wrongdoing in my work. However, I was ordered to return the \$110,000 payment and cover their attorney fees. **Exhibit F and G**

It's important to note that under New Jersey law, insurance fraud carries a five-year statute of limitations. The Geertgens did not aggressively pursue this judgment until after that period had expired —despite having access to all relevant documentation and financial records for years.

6. Conclusion

Based on my direct experience, court testimony, and subsequent discoveries, this situation raises multiple red flags consistent with insurance fraud—including possible misrepresentation of damages, failure to return credited funds, undisclosed upgrades, lack of permitting, and questionable use of insurance money.

I submit this declaration in good faith for legal, ethical, and financial review.

Executed on this 6th day of April, 2025.

Signature:

Ric F. Malik 756 Viegues, PR 00765

Email: ricmalik3@gmail.com

Phone: 787-530-7799

UNITED STATES BANKRUPTCY COURT DISTRICT OF PUERTO RICO

In re: Ric F. Malik, Debtor Chapter 7 Case No: 23-03241-ESL7

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- 9. Shortly thereafter, the Geertgens purchased a new office building, raising questions about the use of insurance funds;
- 10.Mr. Geertgens filed for bankruptcy in the 1990s after overleveraging multiple rental properties;
- 11.Approximately two months after the fire—but nearly ten months before receiving the insurance proceeds—the Geertgens issued \$500 checks to each of the seven local volunteer fire companies that responded. This early donation, despite the absence of funds from their insurer, suggests a strategic attempt to gain goodwill or influence public perception before any investigation into the fire's legitimacy could occur;
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I submit this declaration in good faith for legal, ethical, and financial review.

Executed on this 6th day of April, 2025.

Signature:

Ric F. Malik

756 Vieques, PR 00765

Email: ricmalik3@gmail.com

Phone: 787-530-7799

ExAbit 8

AFFIDAVIT OF KAREN MALIK

State of New Jersey County of Burlington

I, Karen Malik, being duly sworn, declare under penalty of perjury the following:

1. Introduction and Background

- My name is Karen Malik.
- I am the wife of Ric F. Malik (the Debtor), who filed for Chapter 7 bankruptcy (Case No. 23-03241-ESL7) on October 6, 2023, in the U.S. Bankruptcy Court for the District of Puerto Rico.
- Although I am not a party to the bankruptcy case, I have been directly affected by actions taken by the creditors and their attorney.

2. Notice of Bankruptcy and the Automatic Stay

- I am aware that Earl and Tama Geertgens are listed creditors in this case.
- To my knowledge, they and their attorney, Karen Murray, were served notice of the bankruptcy filing and the automatic stay via certified mail and/or electronic means by October 12, 2023.

3. Violations of the Automatic Stay by Creditors and Counsel

- Despite receiving notice of the bankruptcy and the protections afforded under 11 U.S.C. § 362, the creditors, through their counsel Karen Murray, have continued to engage in collection activity.
 - These actions include:
- Continuing litigation in the Superior Court of New Jersey, Burlington County, under Case No. BUR-L-1741-23.
- Filing claims and subpoenas involving my son, Andrew Malik, and his business, MC Remodeling LLC.
- Freezing bank accounts, contacting clients of MC Remodeling LLC, and issuing legal threats—all after the automatic stay took effect.
 - Personally targeting me with legal notices, despite my not being a party to the bankruptcy.

4. Emotional and Physical Impact

- These actions have placed extreme emotional stress on my family and me.
- In the days following Thanksgiving 2023, I suffered a severe mental health episode and was found unconscious in my home. I was hospitalized in the intensive care unit for nearly a month and continue to suffer physical and mental health challenges as a result.
- The anxiety, harassment, and fear created by these legal actions have severely damaged my quality of life both personally and in my work.

5. Financial Impact and Household Disruption

- Our family's finances have been directly harmed by the Geertgens' continued pursuit of legal action, particularly through the freezing of assets and interference with Andrew's income.
- I am currently unable to work due to my health, and these actions have limited our access to necessary funds for basic needs.

6. Conclusion

- I respectfully submit this affidavit to support Ric F. Malik's defense against the Motion to Dismiss and to document serious violations of the automatic stay.
- The conduct of Karen Murray and the creditors has caused my family irreparable harm and disregards the protections provided under federal bankruptcy law.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge and belief.

Dated: _

Signature:

Karen Malik

327 Delaware Ave. Delanco, NJ 08075

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ExH.b.T

AFFIDAVIT OF ANDREW MALIK

State of New Jersey County of Burlington

I, Andrew R. Malik, being duly sworn, declare under penalty of perjury as follows:

1. Introduction and Background

- My name is Andrew Malik.

- I am the son of Ric Malik (Debtor), who filed for Chapter 7 bankruptcy (Case No. 23-03241-ESL7) on October 6, 2023.

- I am not the debtor in this case. I am the sole owner of MC Remodeling LLC, an independent business entity.

- I am listed as a creditor in my father's bankruptcy case due to financial assistance I provided him prior to the petition.

- I am aware that Earl and Tama Geertgens are listed creditors in this case and are represented by attorney Karen Murray.

2. Notice of Bankruptcy Filing and Stay

- My father filed for bankruptcy on October 6, 2023, in the U.S. Bankruptcy Court for the District of Puerto Rico.

- To my knowledge, notice of the bankruptcy and the automatic stay under 11 U.S.C. § 362 was sent to Earl and Tama Geertgens and their counsel, Karen Murray, by certified mail and/or electronic means no later than October 12, 2023.

3. Violations of the Automatic Stay

- Despite receiving proper notice of the bankruptcy, the Geertgens, through Karen Murray, have willfully continued litigation and collection activities:
- They continued to pursue Case No. BUR-L-1741-23 in the Superior Court of New Jersey, Burlington County, alleging fraudulent transfers involving me and MC Remodeling LLC.
- On October 13, 2023, and continuing to this day, they have initiated or continued actions such as:
 - Serving subpoenas and legal notices to me and my clients
 - freeze business accounts
 - Issuing deposition requests targeting both personal and professional relationships

4. Impact on Business Operations

- Their actions have caused direct and severe disruption to MC Remodeling LLC:
- I have lost significant time and energy dealing with legal threats and responses, diverting attention from my business.
- Ongoing litigation has tarnished my reputation among clients, leading to cancelled or delayed projects.
- I estimate a loss of approximately \$300,000 in gross revenue compared to the previous fiscal year.

5. Emotional and Psychological Harm

- These actions have taken a heavy emotional toll:
- I have suffered anxiety, sleeplessness, and emotional stress due to continued harassment despite no wrongdoing on my part.

• I feel the need to keep my home blinds drawn and live in a heightened state of concern for personal and family privacy.

My mother and girlfriend have also suffered emotionally and financially due to the indirect

effects of the ongoing litigation.

6. Legal and Financial Consequences

- I have been forced to retain legal counsel to defend against improper actions, incurring thousands of dollars in legal fees.

- My bank accounts were subject to seizure attempts, forcing me to limit my use of

traditional banking systems.

- I now operate largely in cash, which limits my ability to take on larger or government-financed construction projects, stalling my professional growth.

7. Conclusion

- Based on the above facts, it is evident that the Geertgens and their attorney, Karen Murray, have willfully violated the automatic stay by pursuing post-petition legal actions against a non-debtor.

- These violations have had serious consequences on my livelihood, financial stability, and

emotional health.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge and belief.

Dated: 4/4/25

Signature: ////////

Andrew R. Malik 30 Foxglove Dr. Delran, NJ 08075

> MARYLOU LAYMAN NOTARY PUBLIC STATE OF NEW JERSEY

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	Remarks	TREE DOWN ON VEHICLE (BGM)	TREES AND WIRES DOWN (CTP)	REPORTED TREE THROUGH HOUSE AND PENNY SIZE HAIL. (BGM)	REPORTED TREE INTO HOUSE AND PENNY SIZE HAIL. (BGM)	TREES AND WIRES DOWN (CTP)	TREES AND WIRES DOWN (CTP)	SMALL TREES DOWN (ALY)	MULTIPLE TREES DOWN (ALY)	TREES DOWN ON CAMP LEVINE ROAD (CTP)	TREE AND WIRES DOWN (ALY)	TREES DOWN ON EVERGREEN ROAD (CTP)	NUMEROUS TREE LIMBS DOWN (ALY)	WIRES DOWN (ALY)	POWERLINES DOWN AND DIME TO QUARTER SIZE HAIL REPORTED. (BGM)	TREE UPROOTED ALONG RTE 419 (CTP)	MULTIPLE TREES DOWN BETWEEN RTS 9 AND 20. (ALY)	TREES DOWN BETWEEN CORNWALL AND KLEINFELTERSVILLE (CTP)	TREES AND WIRES DOWN (ALY)	TREE AND WIRES DOWN IN ROAD (ALY)	TREE DOWN ON CAR ALONG RTE 322 (CTP)	3 TREES DOWN (ALY)	WIRES DOWN (ALY)	TREE DOWN (ALY)	COLUMBIA TURNPIKE AND SPRING HURST DR. NUMEROUS TREES DOWN AND MADES DOWN (ALV)	WIRES DOWN: (ALT) NUMBEROUS TREES AND WIRES DOWN (ALY)	TREES AND WIRES DOWN (ALY)	TREE DOWN (ALY)	7 BIG TREES DOWN ALONG SIERRA DRIVE. (LWX)	1 TREE DOWN (ALY)	2 TREES DOWN. (LWX)	TREES UPROOTED. (LWX)	NWS TRAINED OBSERVER MEASURED 74.3 MPH WIND AT 233PM. ALSO 1 TREE	MUDES DOWN (ALY)	WINES DOWN (ALT)	TREED AIND WINES DOWN. (LWA)	TREES DOWN (ALY)	TREES AND WIRES DOWN ON TAYLOR ROAD AND GUY MANOR ROAD (BOX)	TREE DOWN ON HOUSE WITH ENTRAPMENT ON RIDGE RD NEAR	SHENANDOAH JONGTON (LVXX) SEVERAL TREES DOWN AND THE TOPS OF A COLIDIE OF TREES WIEDE	DEVELOR INTEREST COMMISSION AND THE TOTAL OF THE MECKLENBERG HEROTOTE OF THE MECKLENBERG HEROTOTE OF THE MECKLENBERG	HEIGHTS SUBDIVISION (LWX) TREES DOWN ACROSS THE ROAD NEAR THE ROUTE 9 AND SHORT ROAD	INTERCHANGE. (LWX)	SEVERAL LARGE TREES SNAPPED. (LWX)	TREE DOWN ON WIRES ON DUKE ST. (LWX)	TREE UPROOTED NEAR ROUTE 45 IN SHEPHERDSTOWN. (LWX)	TREES AND WIRES DOWN (ALY)	CHICKEN HOUSE DESTROYED AND SHED PUSHED 3 FEET. (LWX)	DOWNED TREES AND LARGE BRANCHES ON CANAL TOWPATH. (LWX)	I REE BLOCKING 1-83 SOUTHBOUND (GYX)
	NO	-76.45	11-	-74.83	-74.83	-76.79	-76.73	-73.9	-73.81	-76.39	-74.37	-76.42	-73.81	-74.24	-74.89	-76.37	-73.7	-76.27	-73.7	-74.16	-76.3	-73.52	-74.08	-74.59	7.67	-74.56	-73.92	-74.59	-78	-73.58	-77.94	-77.94	14.02	74.31	17.00	77.31	-73.64	-72.74	1	-/8.09	100	-//.84	-77.92	-77.8	-77.81	-77.81	-73.47	-78.89	-77.74	-/1.//
	LAT	41.78	41.23	41.9	41.9	41.2	41.24	42.82	42.43	41.24	41.75	40.33	42.48	41.88	41.81	40.27	42.59	40.31	42.59	41.89	40.24	42.61	41.75	42.58	42 60	42.63	43.53	42.58	39.46	42.17	39.46	39.46	40.04	42.67	42.07	42.67	42.05	42.6	0	38.37	0	38.42	39.4	39.43	39.43	39.43	42.32	38.5	39.37	44.31
	State	PA	PA	Ż	×	PA	PA	Ż	×	PA	×	PA	×	¥	¥	PA	×	PA	×	×	PA	×	×	×	ž	ΣŻ	×	×	*	×	}	*	N	<u> </u>	- 20	2 2	ž	MA	, 000	>	700	>	8	}	3	} :	Ż:	Y	O Z	Z
xt day	County	BRADFORD	LYCOMING	SULLIVAN	SULLIVAN	LYCOMING	LYCOMING	SCHENECTADY	GREENE	COLUMBIA	ULSTER	LEBANON	ALBANY	ULSTER	SULLIVAN	LEBANON	RENSSELAER	LEBANON	RENSSELAER	ULSTER	LANCASTER	RENSSELAER	ULSTER	SCHOHARIE		SCHOHARIE	WARREN	SCHOHARIE	BERKELEY	COLUMBIA	BERKELEY	BERKELEY	1000	SCHOHARIE	SCHOLARIE	NORTHER SON	COLUMBIA	FRANKLIN	<u>.</u>	BEKKELEY	0000	CETTEROON		JEFFERSON	JEFFERSON	JEFFERSON	COLUMBIA	ROCKINGHAM	WASHINGTON	GRAFION
		NORTH TOWANDA	SOUTH WILLIAMSPORT	LIVINGSTON MANOR	LIVINGSTON MANOR	MUNCY	HUGHESVILLE	NISKAYUNA	HANNACROIX	3 N BENTON	NAPANOCH	1 S LEBANON	RAVENA	KRUMVILLE	YOUNGSVILLE	2 E CORNWALL	EAST GREENBUSH	KLEINFELTERSVILLE	EAST GREENBUSH	ATWOOD	1 NW BRICKERVILLE	1 NNW DENAULT CORNERS	NEW PALTZ	SUMMIT	HOLIGING HOVE	RICHMONDVILLE	THURMAN	SUMMIT	2 W MARTINSBURG	CRARYVILLE	2 E MARTINSBURG	2 E MARTINSBURG		/4 SCHOHAKIE	SCHORARIE VEARINEYS ALLE	SCHOHAPIE SCHOHAPIE	ANCRAM	SHELBURNE FALLS		GERRARDSTOWN	MANOTOGGILGTIO MOM C	Z WSW SHEPHERDS LOWN	2 SW WINEBRENNERS CROSS	SHEPHERDSTOWN	SHEPHERDSTOWN	SHEPHERDSTOWN	AUSTERLITZ	3 WSW LINVILLE	1 ENE BAKERTON	LITLETON
/ Wind/Gust and LS	e Speed(MPH)	1447 UNK	1630 UNK	1647 UNK	1648 UNK	1650 UNK	1657 UNK	1715 UNK	1730 UNK	1730 UNK	1737 UNK	1737 UNK	1738 UNK	1745 UNK	1749 UNK	1750 UNK	1755 UNK	1755 UNK	1756 UNK	1801 UNK	1802 UNK	1805 UNK	1807 UNK	1807 UNK	7 NI I	1812 UNK	1818UNK	1824 UNK	1827 UNK	1830 UNK	1830 UNK	1830 UNK		1833	1034 CINK	1835 INK	1837 LINK	1838 UNK		1840 ONK	VINI 10401	1842 UNK	1843 UNK	1845 UNK	1845 UNK	1845 UNK	1850 UNK	1850 UNK	1852 UNK	1900 UNK

	DAD AND BURNT MILL	D AND LEEDS MANOR		S TREES AND		CIALLY IN THE				AD TIME ESTIMATED	JRIVE (OKX)		L PINE TREES WERE RED JUST SE OF			133. (JAN)		ISE ON PADDOCK					:	CH)	RNK	RADAR. (JAN)	.D BEN HILL ROAD	D BEN HILL ROAD	D BEN HILL ROAD	(6	rRKER 35. (RNK) JAD (GYX)	NE ON A VEHICLE. (RNK)	J. (CAK) HAIL. (GSP)	WEEN ISLAND FALLS	
	TREE DOWN AT THE INTERSECTION OF MACINTOSH ROAD AND BURNT MILL DRIVE. (LWX)	IREE DOWN NEAK IN IEKSECTION OF CREST HILL ROAD AND LEEDS MANOK ROAD. (LWX) NIMFROLIS TREES DOWN (ALY)	MANY TREES DOWN (GYX)	THEE FELL ONLOANDONE. (FIN) SCOUNTS COUNTY SHERIFF REPORTED NUMEROUS TREES AND	POWEKLINES DOWN. (CAK) TREES DOWN (CTP)	NUMEROUS TREES DOWN ACROSS THE COUNTY ESPECIALLY IN THE NORTHERN AND EASTERN PARTS. (JAN)	TREE DOWN ON SHAMMAH WAY DR. (RNK)	WIRES DOWN. (PHI)	WIRES DOWN. (PHI)	TREES DOWN BLOCKING ROADS. (GYX) TREES AND WIRES DOWN ON RTF 114 TO BURNEI! BOAD. TIME ESTIMATED	FINELS AND WILLS DOWN ON THE THE TO DOING ELECTRONS. INVEST. IN THE TABOR (GYX)	TREES DOWN IN SEBEC (CAR)	SOME TIN WAS TORN OFF A CHICKEN HOUSE. SEVERAL PINE TREES WERE STATED HAVE WELL. DAMAGE OCCURRED JUST SE OF	TRENTON ALONG HWY 481. (JAN) TREES DOWN IN GREENVILLE (JAR)	TREES DOWN IN ABBOT (CAR)	TREES DOWN ON HIGHWAY 513 AND COUNTY ROAD 5133. (JAN)	A COUPLE TREES DOWN IN TOWN. (JAN)	TREE DOWN ON RIE 5 (BOX) TREES ABOLT 8 INCHES IN DIAMETER FELL INTO A HOL	CINCLE AND ONE ON SOMET ROAD (GYX)	I KEES DOWN IN SEBEC (CAR)	(LVVX) TREES DOWN IN FLEMINTON (PHI)	TREES DOWN (PHI)	TREES DOWN IN RARITAN TWP (PHI)	PICTURE OF POWER POLES SNAPPED IN PINEVILLE. (LCH)	TREE DOWN AT MILE MARKER 19 ON INTERSTATE 64. (RNK)	TREE BLOCKING SUTTON ROAD. TIME ESTIMATED VIA RADAR. (JAN)	TREES DOWN ON BURTON ROAD SUMMERVILLE ROAD BEN HILL ROAD DREWS MILL ROAD AND RT 1A. (CAR)	TREES DOWN ON BURTON ROAD SUMMERVILLE ROAD BEN HILL ROAD DREWS MILL ROAD AND RT 1A. (CAR)	TREES DOWN ON BURTON ROAD SUMMERVILLE ROAD BEN HILL ROAD DREWS MILL ROAD LIMMERICK RD AND RT 1A. (CAR)	NUMEROUS TREES DOWN POWERLINES DOWN (MEG)	CABLE LINE DOWN ALONG INTERSTATE 64 AT MILE MARKER 35. (RNK) TREES AND WIRES DOWN ON RTE 114 TO BURNELL ROAD (GYX)	THREE TREES DOWN WITHIN THE CITYINCLUDING ONE ON A VEHICLE. (RNK)	I KEES DOWN BE I WEEN ISLAND FALLS AND OAKFIELD. (CAR) SEVERAL LIMBS COVERING ROAD AND MARBLE-SIZED HAIL. (GSP)	LARGE TREES DOWN ON SOUTH OAKFIELD ROAD BETWEEN ISLAND FALLS AND LINNEUS. TIME IS FROM RADAR. (CAR) LARGE TREES DOWN ON DREWS MILL ROAD. (CAR)	
aw_wind	-76.63	-77.99	-70.55	21.4.1-	-69.23			74.84		-70.89	-70.62	-69.12	1	-89.57	-69.45	-88.96	-91.72	-/2.5/	-70.53	76.41	-74.86	-75.06	-74.88	-92.42	-79.98	-89.28	-67.96	-68.02	-68.02	68-	-79.72 -70.62	-79.83	-68.2	-68.04	
140702_rpts_raw_wind	38.34	38.78	44.55	4 	45.18	33.78	37.8	40.92	40.88	43.81	43.93	45.27	9	32.16 45.46	45.19	32.16	32.16	41.9/	43.84	45.27	30.20	40.53	40.52	31.36	37.78	33.63	46.04	46.04	46.04	33.9	37.83 43.93	37.82	46.06 35.71	46.04	ſ
	MD	₹ 5		2 !	M PA	MS	W	2 4	<u> </u>	ME	ME >	N S	0	Σ E	N N	MS	≤ t	5	M Z	N 5	ž Z	2	2	S B	× ×	MS	ME	ME	ME	MS	ME	A	N N	ME ME	
	ST. MARYS	FAUQUIER LITCHEIELD	OXFORD	SUSSEX	PISCALAQUIS	GRENADA	GREENBRIER	WARREN	WARREN	OXFORD	CUMBERLAND	PISCATAQUIS		SMITH	PISCATAQUIS	JASPER	FRANKLIN	HARIFORD	CUMBERLAND	PISCALAQUIS ST MAPAS	HINTERDON	HUNTERDON	HUNTERDON	RAPIDES	CITY OF COVINGTON	WEBSTER	AROOSTOOK	AROOSTOOK	AROOSTOOK	CHICKASAW	ALLEGHANY CUMBERLAND	ALLEGHANY	AROOSTOOK BUNCOMBE	AROOSTOOK AROOSTOOK	
	1 NW TINTOP HILL	2 NE CRESTHILL	RUMFORD TAME	TKANKTOKD IWE	DOVER-FOXCROFI MANHEIM	GRENADA	HUR SPRIN	ALLAMUCHY TWP	INDEPENDENCE TWP	KEZAR FALLS	2 WNW SEBAGO LAKE STATE	SEBEC		2 NW BURNS	ABBOT	2 ENE ROSE HILL	WINNSBORO	ENFIELD	FRYEISLAND	SEBEC	EI EMINGTON	FRENCHTOWN	RARITAN TWP	5 NNE ALEXANDRIA	S N KALEIGH COVINGTON CITY	6 N EUPORA	LINNEUS	3 W LINNEUS	3 W LINNEUS	HOUSTON	LONGDALE FURNACE 2 WNW SEBAGO LAKE STATE	CLIFTON FORGE CITY	5 NE ISLAND FALLS 1 NW WEAVERVILLE	4 W LINNEUS 3 NW LINNEUS	
	2036 UNK	2036 UNK	2042 UNK	2047 OINF	2048 UNK 2048 UNK	2050 UNK	2057 UNK	2100 UNK	2100 UNK	2100 UNK	2105 UNK	2114 UNK		2114 UNK	2119 UNK	2120 UNK	2122 UNK	2123 UNK	2125 UNK	2125 UNK	2120 21301 INK	2130 UNK	2130 UNK	2130 UNK	2145 LINK	2145 UNK	2152 UNK	2152 UNK	2152 UNK	2155 UNK	2155 UNK 2155 UNK	2200 UNK	2200 UNK 2205 UNK	2205 UNK 2210 UNK	

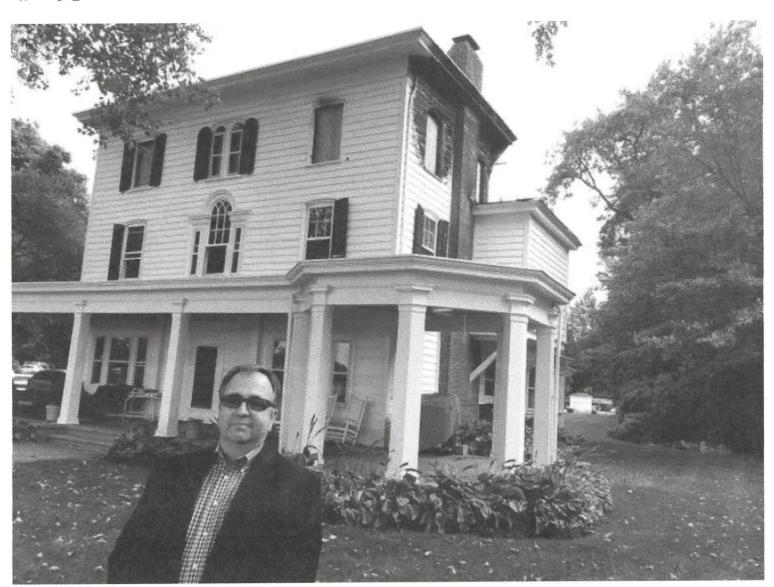
	TREES AND WIRES DOWN AT SEVERAL LOCATIONS ACROSS NORTHEAST PHILADELPHIA, (PHI) TWO TREES DOWN ALONG U.S. ROUTE 58 FAST OF STIIADT (DAILS)	TREE DOWN ON A POWER LINE NEAR THE INTERSECTION OF WOODVILLE ROAD AND WESTFIELD ROAD, (RNK)	SEVERAL TREES WERE BLOWN DOWN IN RANDOLPH RESULTING IN POWER OUTAGES FOR THE SURROUNDING AREA FOR 6 HOURS. (BMX) TREE DOWN ALONG 1295, TIME FSTIMATED FROM BARNA (BUX)	SEVERAL TREES AND LARGE TREE LIMBS BLOWN DOWN IN THE COMMUNITY OF LIVINGSTON, (LIX)	I WO I KEES DOWN IN THE PINEY CREEK AREA. (RNK) TREE DOWN ON A POWER LINE IN THE 1400 BLOCK ON TOMS CREEK CHURCH ROAD. (RNK)	DAMAGE TO SAIL BOATS REPORTED AS THE STORM MOVED OVER THE DELAWARE RIVER. (PHI)	2 TREES WERE DOWNED BY THE STORM IN THE GOLDEN VALLEY AREA OF NORTHEAST RUTHERFORD COUNTY. (GSP) WIRES DOWN. (PHI)	TREE REPORTED DOWN ON EXIT 36 SOUTH RAMP OF NORTHERN STATE PARKWAY (OKX)	TREES AND WIRES DOWN (BGM)	TREE DOWN AT 200 BLOCK OF COLES ROLLING RD (1 WX)	TREE DOWN AT 7334 BLENHEIM RD (LWX)	TREE DOWN ON FURKS MILL RD (RNK)	TREE DOWN AT 6000 BLOCK OF JEFFERSON MILL RD (LWX)	911 CENTER REPORTS MULTIPLE TREES DOWN FROM NEAR FLOYD TO TRENTON FALLS (BGM)	TREE DOWN AT 800 BLOCK OF IRISH RD (LWX)	TREES DOWN ON JEFFERSON MILL ROAD. (LWX)	TREE DOWN AT ROLLING RD AND MARTINS KING RD (LWX)	TREE DOWN AT NORTH MILTON RD AND RANDOLPH MILL RD (1773)	MULTIPLE TREES DOWN NEAR INTERSECTION OF MADISON ROAD AND SOUTH	TREES AND WIRES DOWN (LMX)	NUMEROUS TREES DOWN IN VILLAGE (BGM)	NUMEROUS TREES DOWN ALONG 3600-5200 BLKS OF RIDGE RD (LWX)	TREE DOWN ONTO VEHICLE EASTBOUND I-64 AT MILE MARKER 131. NO INJURIES. (LWX)	TREES DOWN ACROSS SW PORTIONS OF THE COUNTY (AKO)	TREES DOWN ACROSS SEVERAL ROADS ACROSS THE COUNTY. (AKQ) TREES DOWN (ALY)	NUMEROUS TREES DOWN ALONG ST. RT. 281. MULTIPLE TREES DOWN IN THE	CITY, (BGM)	I REES DOWN (ALY) NIMEROLIS TREES DOWN ABOLIND TOWN OF DOLD TO THE	TOWN OF POLICY (BGM) COMMUNITY OF GREENSBURG. (LIX)	TREES DOWN ON HWY 154 NEAR INTERSECTION OF BISTINEAU LAKE RD. (SHV)	TREE DOWN BLOCKING RD IN 5200 RI K MILETEDEIELD BB (1982)	TREE DOWN ACROSS TRUE BLUE RD NEAR OAK GREEN RD (LWX)	TREE DOWN ON RIVER RD (LWX)	TREE DOWN BLOCKING 5000 BLK BLAYDES CORNER RD (LWX) TREES AND WIRES DOWN. (ALY)
140702_rpts_raw_wind	-75.02	-80.48	-86.91	-90.75	-80.46	-75.02	-81.76	-73.5	-75.28	-78.5	-78.5	-78.44	-78.46	-75.26	-78.53	-78.46	-78.41		-78.43			-78.3	-78.5		-78.34			-76.13		-93.4				-77.59 T
140702_rpts	40.09	36.5	32.9 39.97	30.5	36.47	40.02	35.51 39.96	40.79	43.22	37.84	37.84	38.28	37.87	43.24	37.81	37.86	38.09	38.01	38.34	38.17	42.59	38.22	37.84	38.07	37.92 43.23	42.64	42.01	42.58	30.87	32.32	38.33	38.34	38.31	38.09 42.93
	A A	S	N A	35	2 2	2	SS	ž	Ż	X	∀	₹	۸ ۲	ķ	A > 5	∀	*	××	*	××	Ż:	A>	۸×	Y :	₹Ż	>	Z Z	ž	5	5	۸×	××:	X S	₹ ≿ > Z
	PHILADELPHIA PATRICK	SURRY	BIBB BURLINGTON	LIVINGSTON	SURRY	BURLINGTON	RUTHERFORD BURLINGTON	NASSAU	ONEIDA	ALBEMARLE	ALBEIMARLE ROCKBRIDGE	GREENE	ALBEMARLE	ONEIDA	ALBEMARLE AI BEMADI E	ALBEMARLE	ALBEMARLE	ALBEMARLE	GREENE	ORANGE	TOMPKINS	OKANGE	ALBEMARLE	LOUISA	HERKIMER	CORTIAND	HERKIMFR	CORTLAND	ST. HELENA	BIENVILLE	ORANGE	ORANGE	SPOISYLVANIA	HERKIMER
	NORTHEAST PHILADELPHIA 2 E STUART	ENE WOODVILLE	RANDOLPH 4 SW MOUNT HOLLY WFO	LIVINGSTON 2 SE PINEY CREEK	6 WSW FRANCISCO	2 NW CINNAMINSON	5 NE SUNSHINE LUMBERTON TWP	1 SSE SYOSSET MOBILE HO	STITTVILLE	3 N SCOTTS/II - E	1 NNE LEXINGTON CITY	2 S STANARDSVILLE	2 SW WOODRIDGE	HOLLAND PATENT	3 SSW WOODRIDGE	WOODRIDGE	3 E WESTMORELAND	SHADWELL	1 NNE STANARDSVILLE	BARBOURSVILLE	GROLON 2 NE EHEABT	ZINE ENEARI	2 E GLENDOWER	BOSWELLS TAVERN	POLAND	1 WNW CORTLAND	NEWPORT	2 WSW MCGRAW	3 N GREENSBURG	7 W RINGGOLD	3 WSW BURR HILL	A S RACCOON FORD	4 S SNF11	COLUMBIA CENTER
	0 UNK 5 UNK	9 UNK	10 UNK 10 UNK	15 UNK 17 UNK	17 UNK	20 UNK	20 UNK 21 UNK	23 UNK	26 UNK	27 LINK	28 UNK	29 UNK	ZS ONK	30 UNK	30 UNK	33 UNK	35 UNK	36 UNK	37 UNK	39 CNK	40 ONK		45 UNK	50 UNK	50 UNK	50 UNK	55 UNK	100 UNK	100 UNK	100 UNK	AND SEL	140 LNK	148 CNX	217 UNK

Edgewater Park resident rewards those who fought house fire

Sean Patrick Murphy Staff Writer

Published 12:01 a.m. ET Sept. 24, 2014 Updated 6:15 p.m. ET Sept. 24, 2014





Earl Geertgens in front of his house on the 200 block of Farnum Street in Edgewater Park. He gave \$500 to companies and departments that responded when his house caught fire in a lightning storm in July. He and his family are currently renting a house in Moorestown. *Burlington County Times*

STATEMENT OF REASONS

Overview

This matter comes before the Court on Defendants/Third-Party Plaintiffs Earl Geertgens and Tama Geertgens (collectively, "Defendants")'s Fee Application filed pursuant to R. 4:42-9 and N.J.S.A. 56:8-19. Plaintiff/Third-Party defendants R. Malik Construction LLC and Ric Malik (collectively, "Plaintiffs") filed a Cross-Motion for Relief under R. 4:50-1. Oral arguments were held in this matter on April 16, 2019.

For the following reasons, Plaintiffs' Cross-Motion for Relief is hereby <u>DENIED</u> and Defendants' Fee Application is hereby <u>GRANTED</u>.

Discussion

Before the Court are two post-trial motions filed by the parties. On December 13, 2018, Defendants filed a Motion for Summary Judgement. By Order and Statement of Reasons dated January 11, 2019, the Court ordered that the Defendants were entitled to a full refund of the wrongfully withheld deposit in the amount of \$108,000. The Court further found that, pursuant to N.J.S.A. 56:8-2.11, the deposit was not an ascertainable loss under the Consumer Fraud Act (CFA) and Contractor's Registration Act (CRA) to be trebled, bur did hold that Defendants had successfully shown that Plaintiffs committed an unlawful act in contravention of the CFA and CRA and that Defendants were entitled to reasonable attorneys' fees, filing fees, and costs under N.J.S.A. 56:8-19. The Court permitted the case to proceed to trial on the claim of quantum meruit only.

The non-jury trial took place on January 15, 16, 17, 18, 22, 23, and 24, 2019. On March 14, 2019, following the conclusion of the trial written submissions, the Court found that Plaintiffs had failed to prove, by a preponderance of the credible evidence, that they were entitled to any award of damages in quantum meruit. The Court ordered Defendants' counsel to provide an order pursuant to the Five Day Rule.

Pursuant to this Court's January 11, 2019 Order, Defendants filed the instant Fee Application.

New Jersey courts generally adopt the American Rule and disfavor fee shifting. Litton Indus. v. IMO Indus., 200 N.J. 372, 385, 982 A.2d 420 (2009) (citation omitted); see also Packard-Bamberger & Co. v. Collier, 167 N.J. 427, 440 (2001). However, a prevailing party can recover fees if they are expressly provided for by statute, court rule, or contract. Collier, supra, 167 N.J. at 440. The case at bar deals with violations of the CFA and the CRA. The Court notes that our courts have held that an "award of treble damages and attorneys' fees is mandatory under N.J.S.A. 56:8-19 if a consumer-fraud plaintiff proves both an unlawful practice under the [CFA] and an ascertainable loss." Cox v. Sears Roebuck & Co., 138 N.J. 2, 24 (1994). If, however, a plaintiff cannot establish ascertainable loss, they cannot recover treble damages but may recover "reasonable attorneys' fees, filing fees, and costs if that plaintiff can prove that the defendant committed an unlawful practice." Ibid. Thus, it is clear that the applicable statutes provide for the recovery of attorney's fees.

"NOTICE TO CONSUMER

YOU MAY CANCEL THIS CONTRACT AT ANY TIME BEFORE MIDNIGHT OF THE THIRD BUSINESS DAY AFTER RECEIVING A COPY OF THIS CONTRACT. IF YOU WISH TO CANCEL THIS CONTRACT, YOU MUST EITHER:

- 1. SEND A SIGNED AND DATED WRITTEN NOTICE OF CANCELLATION BY REGISTERED OR CERTIFIED MAIL, RETURN RECEIPT REQUESTED; OR
- 2. PERSONALLY DELIVER A SIGNED AND DATED WRITTEN NOTICE OF CANCELLATION TO:

(Name of Contractor)
(Address of Contractor)
(Phone Number of Contractor)

If you cancel this contract within the three-day period, you are entitled to a full refund of your money. Refunds must be made within 30 days of the contractor's receipt of the cancellation notice.

N.J.S.A. 56:8-151(b).

Case:23-03241-ESL7 Doc#:79 Filed:04/09/25 Entered:04/10/25 07:34:06 Desc: Main Document Page 23 of 26

STATE OF NEW JERSEY DEPARTMENT OF THE TREASURY DIVISION OF REVENUE AND ENTERPRISE SERVICES CERTIFICATE OF DISSOLUTION AND TERMINATION

Title N.J.S.A 42:2C

MOORESTOWN CONSTRUCTION LLC 0450070199

I, the Treasurer of the State of New Jersey, do hereby certify that the above-named business entity did on the 12th of September, 2023, file and record in this department a combined Certificate of Dissolution and Termination.

Name: MOORESTOWN CONSTRUCTION LLC
 Business ID#: 0450070199
 Date of Formation: 04/21/2016
 All assets have been discarded and have been applied to creditors or distributed to its members.

The undersigned represents that the filing complies with State laws detailed in Title 42:2C and that they are authorized to sign this form on behalf of the Limited Liability Company.

Filed Date: 09/12/2023

Signature and Title

Ric Malik, Member



Certificate Number: 2740948617 Verify this certificate online at https://www1.state.nj.us/TYTR_StandingCert/JSP/Verify_Cert.jsp State Treasurer

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my Official Seal, this 12th day of September, 2023

Sluk M. Men

Elizabeth Maher Muoio

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Karen M. Murray (024571996)
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Attorneys for Defendants/Third Party Plaintiffs
EARL GEERTGENS AND TAMA
GEERTGENS

Defendants/Third Party Plaintiffs,

V.

R. MALIK CONSTRUCTION, LLC AND RIC MALIK,

Counterclaim/Third Party Defendants.

SUPERIOR COURT OF NEW JERSEY BURLINGTON COUNTY LAW DIVISION

DOCKET NO. BUR-L-2561-15 JUDGMENT NO. J-94855-19

CIVIL ACTION

ARREST WARRANT

TO: THE SHERIFF OF BURLINGTON COUNTY

You are hereby commanded to arrest, Ric Malik, 327 Delaware Avenue, Delanco, New Jersey 08075, or where ever he may be found, between the hours of 7:30 a.m. and 3:00 p.m. on a day when the Court is in session, and bring him forthwith before a Judge of the Superior Court to await the further Order of the Court in this matter.

Local police departments are authorized and directed to provide assistance to the officer executing this warrant.

Dated: 8/10/2023

Hon. Eric g. Fikry J.S.C

Judge of the Superior Court

WITNESS:

Clerk of Superior Court

Clerk

Case:23-03241-ESL7 Doc#:79 Filed:04/09/25 Entered:04/10/25 07:34:06 Desc: Main Document Page 25 of 26



STATEMENT OF ACCOUNT

MC REMODELING CORPORATION 310 MILL ST MOORESTOWN NJ 08057Page: Statement Period: Cust Ref# Primary Account #:

1 of 12 Jul 01 2023-Jul 31 2023

TD Business Convenience Plus

MC REMODELING CORPORATION

Account #

ACCOUNT SUMMARY	20.70		86,540.00
Beginning Balance Deposits Electronic Deposits	138,771.99 12,857.00 237,98	Interest Earned This Period Interest Paid Year-to-Date Annual Percentage Yield Earned	0,00 0,00 0,00% 3
Checks Paid Electronic Payments Service Charges Ending Balance	72,665.59 40,073.50 5.00 39,122.88	Days in Period	

	Total for this cycle Total Year to Date
	832.00
Grace Period OD/NSF Refund	\$0.00
Grace Pengo Opinion Melania	

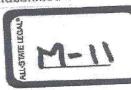
DAILY ACCOUN			ANCUNT
Deposits Postino DATE	DESCRIPTION	5 00	12,857.00
07/18	SBB MDEPOSIT	Subtotal:	12,857.00
- Carabayus Salasan Andreas Carabaya Ca	P. S.		AMOUNT
Electronic Del	DESCRIPTION AND ADDAREF		237.98
07/05	DEBIT CARD CREDIT, AUT 070423 VISA DDA REF FRONTIER AI YFIGAG 720 3744380 • CC		

	4085404028	408809		Subtotal:	237.98
Checks Paid	No. Checks 18 SERIAL NO.	Indicates treak in senial sequence AMOUNT	e or check processed electronic DATE 07/05	ally and lead under Electronic SERIAL NO 3720*	2,600.00
07/10 07/07 07/12	2085 2089* 2094* 2095	600.00 1,000.00 4,400.00 4,350.30	07/11 07/12 07/12	3728* 3729 3730 3731	500.00 100.00 50.00 56.4:
07/19	2096	50,000.00 6,000.00	07/10 07/10	3732	500.0

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07/26

NEW JERSEY DEPARTMENT OF THE TREASURY DIVISION OF REVENUE

CERTIFICATE OF INC, (PROFIT)

MC REMODELING CORPORATION 0400487768

The above-named DOMESTIC PROFIT CORPORATION was duly filed in accordance with New Jersey State Law on 04/22/2012 and was assigned identification number 0400487768. Following are the articles that constitute its original certificate.

- 1. Name:
 MC REMODELING CORPORATION
- 2. Registered Agent: ANDREW MALIK
- 3. Registered Office: 30 FOX GLOVE DRIVE DELRAN, NJ 08075
- 4. Business Purpose: remodeling
- 5. Stock: 100
- 6. First Board of Directors:
 ANDREW MALIK
 30 FOX GLOVE DRIVE
 DELRAN, NJ 08075
- 7. Incorporators:
 ANDREW MALIK
 30 FOX GLOVE DRIVE
 DELRAN, NJ 08075

Signatures:

ANDREW MALIK

Continued on next page ...



APR 22 2012

STATE TREASURER

